

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	O'Connor, Laura A	§	Case No. 09 B 23361
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 06/26/2009.

2) The plan was confirmed on 08/31/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/06/2010.

5) The case was converted on 03/15/2011.

6) Number of months from filing or conversion to last payment: 19.

7) Number of months case was pending: 22.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$19,970.73.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,862.00
Less amount refunded to debtor	\$4.40

**NET RECEIPTS:** \$8,857.60

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0
Trustee Expenses & Compensation	\$524.28
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$2,524.28

Attorney fees paid and disclosed by debtor \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Americredit Financial Ser Inc	Secured	\$9,947.27	\$9,947.27	\$9,947.27	\$4,128.00	\$0
Key Bank USA National Association	Secured	\$21.82	\$21.82	\$21.82	\$0	\$0
Key Bank USA National Association	Secured	\$5,913.00	\$5,516.56	\$5,516.56	\$0	\$0
Wells Fargo Bank NA	Secured	\$2,132.56	\$2,132.56	\$2,132.56	\$411.69	\$0
Wells Fargo Bank NA	Secured	\$163,303.76	\$154,853.11	\$154,853.11	\$0	\$0
Wells Fargo Bank NA	Secured	\$30,067.14	\$29,947.99	\$29,947.99	\$0	\$0
Wells Fargo Bank NA	Secured	\$9,300.65	\$9,290.65	\$9,290.65	\$1,793.63	\$0
Americredit Financial Ser Inc	Unsecured	\$757.00	NA	NA	\$0	\$0
Candica LLC	Unsecured	\$4,143.00	\$4,178.87	\$4,178.87	\$0	\$0
Chase Bank USA NA	Unsecured	\$157.00	\$108.70	\$108.70	\$0	\$0
ECast Settlement Corp	Unsecured	\$5,918.00	\$6,057.31	\$6,057.31	\$0	\$0
GE Money Bank	Unsecured	\$1,521.63	\$1,590.71	\$1,590.71	\$0	\$0
HSBC	Unsecured	\$4,834.97	NA	NA	\$0	\$0
HSBC Bank Nevada NA	Unsecured	\$1,841.88	\$1,986.70	\$1,986.70	\$0	\$0
Merrick Bank	Unsecured	\$1,402.58	\$1,423.65	\$1,423.65	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$1,315.65	\$1,315.69	\$1,315.69	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$396.07	\$336.75	\$336.75	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TD Retail Card Services	Unsecured	\$2,874.00	\$2,776.28	\$2,776.28	\$0	\$0
United States Dept Of Education	Unsecured	\$10,191.00	\$10,573.81	\$10,573.81	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$190,317.66	\$0	\$0
Mortgage Arrearage	\$11,445.03	\$2,205.32	\$0
Debt Secured by Vehicle	\$9,947.27	\$4,128.00	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$211,709.96	\$6,333.32	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$30,348.47	\$0	\$0

**Disbursements:**

Expenses of Administration	\$2,524.28	
Disbursements to Creditors	\$6,333.32	
<b>TOTAL DISBURSEMENTS:</b>		\$8,857.60

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: April 5, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.